

**ATRIUM HEALTH CABARRUS
GRADUATE MEDICAL EDUCATION
SUMMARY OF BENEFITS AND FINANCIAL SUPPORT
July 3, 2023 to June 30, 2024**

| Salary Rates | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right; border-bottom: 1px solid black;">PGY-1</td> <td style="text-align: right; border-bottom: 1px solid black;">\$61,608</td> </tr> <tr> <td style="text-align: right; border-bottom: 1px solid black;">PGY-2</td> <td style="text-align: right; border-bottom: 1px solid black;">\$64,362</td> </tr> <tr> <td style="text-align: right; border-bottom: 1px solid black;">PGY-3</td> <td style="text-align: right; border-bottom: 1px solid black;">\$67,014</td> </tr> <tr> <td style="text-align: right; border-bottom: 1px solid black;">PGY-4</td> <td style="text-align: right; border-bottom: 1px solid black;">\$70,176</td> </tr> </table> | PGY-1 | \$61,608 | PGY-2 | \$64,362 | PGY-3 | \$67,014 | PGY-4 | \$70,176 | | |
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| PGY-1 | \$61,608 | | | | | | | | | | |
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| PGY-4 | \$70,176 | | | | | | | | | | |
| Paid Time Off | Atrium Health Cabarrus provides residents, at every level, 21 weekdays of paid time off. | | | | | | | | | | |
| Scholarly Expense Allowance | CME maximum allowance of \$1900 per academic year Up to five days per academic year for CME meetings | | | | | | | | | | |
| Health Insurance Plans | <p>Atrium Health offers two health plan options for teammates (residents and fellows) to select from. Health insurance coverage begins on the resident/fellows first day of employment.</p> <p>Option 1: LiveWell Health Savings Plan with a savings account (HSA): Coverage provided for residents/fellows and eligible dependents/spouse with premium paid by Atrium Health.*</p> <p>Option 2: LiveWELL Health Co-Pay Plan with spending account (FSA): Coverage provided for residents/fellows and eligible dependents/spouse. The plan has a significantly subsidized biweekly premiums paid by the resident/fellow (the difference in cost between the HSA plan and the FSA plan) through payroll deduction.*</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0f2f7;"> <th style="text-align: center;">LiveWELL Health Plan with Spending Account (FSA)</th> <th style="text-align: center;">Non-Smoker/Non-Tobacco User</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Teammate Only</td> <td style="text-align: center;">\$16.25</td> </tr> <tr> <td style="text-align: center;">Teammate + Spouse</td> <td style="text-align: center;">\$32.49</td> </tr> <tr> <td style="text-align: center;">Teammate + Child(ren)</td> <td style="text-align: center;">\$26.40</td> </tr> <tr> <td style="text-align: center;">Teammate + Spouse + Child(ren)</td> <td style="text-align: center;">\$44.67</td> </tr> </tbody> </table> <div style="border: 1px solid black; background-color: #ffe0b2; padding: 5px; margin-top: 10px;"> <p>Surcharges Working Spouse surcharge is \$50 per bi-weekly pay period. Tobacco user surcharge is \$25 per tobacco user per pay period.</p> </div> | LiveWELL Health Plan with Spending Account (FSA) | Non-Smoker/Non-Tobacco User | Teammate Only | \$16.25 | Teammate + Spouse | \$32.49 | Teammate + Child(ren) | \$26.40 | Teammate + Spouse + Child(ren) | \$44.67 |
| LiveWELL Health Plan with Spending Account (FSA) | Non-Smoker/Non-Tobacco User | | | | | | | | | | |
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| Teammate + Spouse + Child(ren) | \$44.67 | | | | | | | | | | |
| Dental Insurance | Coverage provided for residents and eligible dependents/spouse with \$2000/\$1700 maximum per person, per calendar year. Premiums are paid by employer. Annual deductible of \$50 per person, \$150 per family and co-pays are paid by teammate. | | | | | | | | | | |
| Vision Insurance | <p>Vision Insurance is offered for residents and eligible dependents/spouse. Premiums are paid by the resident.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="text-align: center;">Vision Plan</th> <th style="text-align: center;">Biweekly Premium</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Teammate Only</td> <td style="text-align: center;">\$5.74</td> </tr> <tr> <td style="text-align: center;">Teammate + one dependent</td> <td style="text-align: center;">\$11.06</td> </tr> <tr> <td style="text-align: center;">Family</td> <td style="text-align: center;">\$16.56</td> </tr> </tbody> </table> | Vision Plan | Biweekly Premium | Teammate Only | \$5.74 | Teammate + one dependent | \$11.06 | Family | \$16.56 | | |
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| Family | \$16.56 | | | | | | | | | | |
| Medical/Maternity Leave | Per Medical Education Leave Policy and Atrium Health Policy HR 4.09 Leave Request Forms available in Medhub, Residency Manual and by request from CFMR Admin. | | | | | | | | | | |
| Professional Liability Insurance | Full coverage while functioning in the role of a house officer. External moonlighting activity is not covered. | | | | | | | | | | |

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| Life Insurance | Employer provides term life insurance equal to 1 ½ times annual salary for <u>teammate only</u> . Additional coverage for Teammate and eligible dependents/spouse is available through enrollment with Voluntary Benefits; premiums paid by teammate through payroll deduction. |
| Disability Insurance | <p>Short-Term: Coverage begins on the first day of orientation; pays 60% of base salary on the 15th day of disability. Maternity Leave follows Atrium Maternity Leave Policy.</p> <p>Long-Term: Coverage begins on the first day of orientation; pays 60% of base salary after 180 days of disability.</p> <p>***Pre-existing exclusions apply to disability plans***</p> |
| 401(k) | <p>Information packet regarding enrollment will be mailed directly to resident/fellow's home after 90 days of employment.</p> <p>Basic contribution. Each year, Atrium Health contributes 2% of your pay to your account, regardless of whether you save through the plan.</p> <p>Matching contribution. When you save through the plan, Atrium Health matches: 75% of the first 4% of pay that you save and 50% of the next 2% of pay that you save, making the total maximum match 4% of your pay. To receive the full 4% match, you must save 6% of your pay through the plan.</p> <p>Performance Based contribution. This contribution is based on System performance, similar to the Performance Plus program. When we meet certain targets, your account can receive an additional contribution, based on your service.</p> |
| Lab Coats | One lab coat is provided initially as well as one pair of scrubs. |
| Meals | <p>A meal allowance will be provided to residents on service at Atrium Health Cabarrus. Meal points are loaded quarterly. For balance, please contact CFMR Admin.</p> <p>Weekend FMS/Weekend Cross Cover: \$15/day Night Float and Weekend Night Float: \$20/day PGY3 Inpatient Peds: 2-24 hour shifts \$20x2 ICU: One 24 hr shift \$20, one Sat shift \$15 and Sun shift \$15 OB PGY1: Two 24 hour shifts=\$40 Holiday Day Shift: \$15</p> |